

Certificate of Notice Page 1 of 4
United States Bankruptcy Court
Eastern District of Pennsylvania

In re:
 William McLennan
 Marie McLennan
 Debtors

Case No. 12-10819-elf
 Chapter 13

CERTIFICATE OF NOTICE

District/off: 0313-2

User: admin
 Form ID: 3180W

Page 1 of 2
 Total Noticed: 15

Date Rcvd: May 26, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 28, 2017.

db/jdb William McLennan, Marie McLennan, 111 Avenel Boulevard, North Wales, PA 19454
 12728497 Great Lakes Educational Loan Services, Claims Filing Unit, PO Box 8973, Madison, WI 53708-8973
 13286304 Residential Credit Solutions, PO Box 163229, Fort Worth, TX 76161-3229

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
 smg E-mail/Text: bankruptcy@phila.gov May 27 2017 01:13:22 City of Philadelphia,

City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor, Philadelphia, PA 19102-1595

smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us May 27 2017 01:12:26 Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946

smg +E-mail/Text: usapae.bankruptcynotices@usdoj.gov May 27 2017 01:12:53 U.S. Attorney Office, c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404

12886327 +EDI: OPHSUBSID.COM May 27 2017 01:03:00 Azurea I, LLC, c/o Weinstein & Riley, P.S., 2001 Western Ave., Ste. 400, Seattle, WA 98121-3132

12683885 +EDI: OPHSUBSID.COM May 27 2017 01:03:00 BACK BOWL I LLC, SERIES C, C O WEINSTEIN AND RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132

12676396 +E-mail/Text: bankruptcycollections@citadelbanking.com May 27 2017 01:13:28 Citadel Federal Credit Union, 520 Eagleview Blvd., Exton, PA 19341-1119

12764717 +EDI: CRFRSTNA.COM May 27 2017 01:03:00 Credit First National Association, Po Box 818011, Cleveland, OH 44181-8011

12718978 EDI: DISCOVER.COM May 27 2017 01:03:00 Discover Bank, DB Servicing Corporation, PO Box 3025, New Albany, OH 43054-3025

12707102 EDI: RESURGENT.COM May 27 2017 01:03:00 LVNV Funding LLC its successors and assigns as, assignee of Citibank, NA, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587

12764543 EDI: PRA.COM May 27 2017 01:03:00 Portfolio Recovery Associates, LLC, PO Box 41067, Norfolk VA 23541

12826324 EDI: TDBANKNORTH.COM May 27 2017 01:03:00 TD Bank N.A., Attn: Robin Paradis, P.O. Box 9547, Portland, ME 04112-9547

12678982 EDI: TFSR.COM May 27 2017 01:03:00 Toyota Motor Credit Corporation (TMCC), PO BOX 8026, Cedar Rapids, Iowa 52408-8026

TOTAL: 12

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: May 28, 2017

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 25, 2017 at the address(es) listed below:

CHRISTOPHER A. DENARDO on behalf of Creditor Residential Credit Solutions, Inc., et al
 pabk@logs.com

D. TROY SELLARS on behalf of Creditor THE BANK OF NEW YORK MELLON F/K/A THE BANK OF NEW YORK AS TRUSTEE FOR THE CERTIFICATEHOLDERS OF CWMBS, INC. CHL MORTGAGE PASS-THROUGH TRUST 2005-20 MORTGAGE PASS-THROUGH CERTIFICATES, SERIES 2005-20 D.Troy.Sellars@usdoj.gov

JOSHUA ISAAC GOLDMAN on behalf of Creditor The Bank of New York Mellon, et al...
 bkgroup@kmllawgroup.com, bkgroup@kmllawgroup.com

MARIO J. HANYON on behalf of Creditor THE BANK OF NEW YORK MELLON F/K/A THE BANK OF NEW YORK AS TRUSTEE FOR THE CERTIFICATEHOLDERS OF CWMBS, INC. CHL MORTGAGE PASS-THROUGH TRUST 2005-20 MORTGAGE PASS-THROUGH CERTIFICATES, SERIES 2005-20 paeb@fedphe.com

MICHAEL P. KUTZER on behalf of Plaintiff Marie McLennan mpkutzer@gmail.com

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The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system (continued)

MICHAEL P. KUTZER on behalf of Plaintiff William McLennan mpkutzer1@gmail.com
MICHAEL P. KUTZER on behalf of Joint Debtor Marie McLennan mpkutzer1@gmail.com
MICHAEL P. KUTZER on behalf of Debtor William McLennan mpkutzer1@gmail.com
THOMAS I. PULEO on behalf of Creditor THE BANK OF NEW YORK MELLON F/K/A THE BANK OF NEW YORK AS TRUSTEE FOR THE CERTIFICATEHOLDERS OF CWMBS, INC. CHL MORTGAGE PASS-THROUGH TRUST 2005-20 MORTGAGE PASS-THROUGH CERTIFICATES, SERIES 2005-20 tpuleo@kmllawgroup.com, bkgroup@kmllawgroup.com
United States Trustee USTPRegion03.PH.ECF@usdoj.gov
WILLIAM C. MILLER, Esq. ecfemails@ph13trustee.com, philaecf@gmail.com

TOTAL: 11

Information to identify the case:

Debtor 1 **William McLennan**
First Name Middle Name Last Name

Debtor 2 **Marie McLennan**
(Spouse, if filing) First Name Middle Name Last Name

United States Bankruptcy Court **Eastern District of Pennsylvania**

Case number: **12-10819-elf**

Social Security number or ITIN **xxx-xx-8889**
EIN **-----**

Social Security number or ITIN **xxx-xx-8418**
EIN **-----**

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

William McLennan

Marie McLennan

5/25/17

By the court:

Eric L. Frank
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.